

BARNES & THORNBURG

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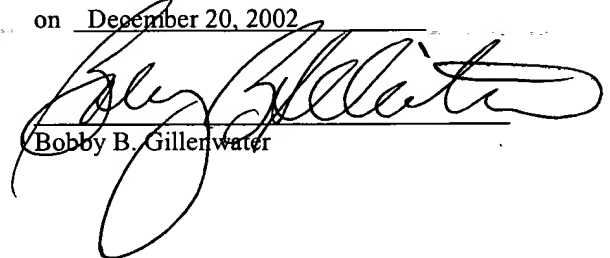
**PATENT APPLICATION
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Customer No.: 23641
Application No.: 09/406,290
Confirmation No.: 1448
Filing Date: September 24, 1999
Attorney Docket No.: 37168-82045
First Named Inventor: Lewis, Stephen H.
Group Art Unit: 3627
Examiner Name: Christopher R. Buchanan
Title: METHOD AND APPARATUS
FOR PROVIDING
RETIREMENT INCOME
BENEFITS

Certificate Under 37 C.F.R. 1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Box Non-Fee Amendment, Assistant Commissioner for Patents, Washington, D.C. 20231

on December 20, 2002


Bobby B. Gillerwater

RESPONSE TO OFFICE ACTION

Box Non-Fee Amendment
Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

In response to the Official Action mailed July 1, 2002, in connection with the above-identified application, please amend the application as follows:

RECEIVED
JAN 02 2003
GROUP 36C